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## FOREIGN INTELLIGENCE.

## STATISTICS OF FIRES IN BERLIN.

[From the *Berliner Statistisches Jahrbuch*, published 1856, containing the Statistical Report of the Police Office, 1854.]

On the 1st October, 1853, the sum insured on buildings in Berlin and the suburbs, 8,632 premises, was thalers 131,469,900 = £19,720,385; on Oct. 1st, 1854, 8,721 premises, thalers 134,746,375 = £20,196,954.

From the 1st October, 1852, to 30th September, 1853, the number of fires was 104. Amongst them were 48 chimney fires, 5 curtain fires, and 4 occasioned by thunder storms. 48 of these fires occasioned a loss on the buildings in all amounting to thalers 15,841 : 19 2 = £2,376. 56 of the fires have not resulted in claims.

From the 1st October, 1853, to 30th September, 1854, the number of fires was 92. Amongst them were 12 chimney fires, 2 curtain fires, 2 explosions by gas, and 1 fire occasioned by thunder storm. 63 of these fires occasioned a loss on the buildings in all amounting to thalers 10,639 : 4 : 2 = £1,596. 29 of the fires have not resulted in claims.

The amount insured by the private Insurance Companies was—1853, thalers 76,430,500; 1854, thalers 70,508,583. Claims paid in 1854, thalers 20,529 : 24 : 3.

## Fires in 1854.

According to the report of the Fire Extinguishing Office, there had been in 1854, in Berlin and its suburbs—

	Of these fires
14 large fires	52 occurred on Sunday
21 middling ditto	34 " " Monday
168 small ditto	38 " " Tuesday
13 chimneys fired	42 " " Wednesday
51 curtains fired	45 " " Thursday
267	37 " " Friday
15 false alarms	34 " " Saturday
Total 282	Total 282

## Causes of the Fires.

	Great.	Middling.	Small.
Carelessness with cigars	2	6	
Ditto with candles	..	..	42
Ditto with lamps	..	..	9
Firing of stoves	..	..	2
Lucifer matches	1	..	20
Cleaning gas pipes	..	..	2
Coals and sparks falling from stoves	..	..	15
Spontaneous combustion	..	..	5
Overheating	1	..	8
Drying beds and clothes near stoves	..	..	10
Ignition of ditto from other causes	3	..	8
Draught	..	..	8
Hot ashes	..	..	13
Gas explosions	..	..	2
Incendiaryism	1	..	5
Presumed incendiaryism	1	1	1
Carried forward	2	8	156

	Brought forward	Great.	Middling.	Small.
Distilling spirits	.	2	8	156
Defects of building	.	.	1	1
Careless use of iron stoves	.	1	3	.
Sparks in the chimney	.	.	.	2
Gaslights	.	.	.	6
Chimneys damaged	.	.	1	.
Thunderstorm	.	1	.	1
Sulphuring	.	.	.	1
Carelessness not classified	.	1	.	15
Unknown	.	9	7	43
		14	21	228

## POPULATION OF BERLIN, 1854.

Number of the population, 436,000.

	Males.	Females.
Births	7,990	7,470
Legitimate	6,828	6,351
Illegitimate	1,162	1,128
Stillborn { Illegitimate	80	62
Legitimate	290	207
Deaths	5,717	5,220

## RATIO OF MORTALITY IN 1,000 DEATHS.

Before 1796. Average from 1852-54.

From birth to 1 year	254	275
" 1 to 2 years	85	92
" 2 to 5 "	112	89
" 5 to 10 "	29	35
" 10 to 15 "	10	10
" 15 to 20 "	16	18
" 20 to 30 "	69	50
" 30 to 40 "	86	77
" 40 to 50 "	74	66
" 50 to 60 "	80	70
Over 60	185	218
	1,000	1,000

## COMPARISON OF FRENCH MARITIME LOSSES.

[From the *Journal des Assurances*, par L. Pouget.]

In the year 1856, 443 French vessels have been lost—viz., 85 on long sea voyages, and 358 coasting vessels.

The total number lost during the last five years, 1852 to 1856, has been 2,195 vessels—472 long sea, and 1,723 coasting vessels; 101 have been unheard of.

In the *Précuseur* of Antwerp the maritime losses of 1855 and previous years are thus stated:—Of the 30,000 vessels recorded in *Le Veritas*, there have been wrecked—

In 1852	.	1,850	or	6·17 per cent.
1853	.	1,610	"	5·37 "
1854	.	2,120	"	7·07 "
1855	.	1,982	"	6·60 "

The losses of 1854 and 1855 occurred in the following proportions for each month:—

	1854.		1855.	
	No. of Losses.	Per Cent.	No. of Losses.	Per Cent.
January . . .	350	1·17	262	.87
February . . .	190	.63	180	.60
March . . .	140	.47	164	.55
April . . .	100	.33	121	.40
May . . .	110	.37	108	.36
June . . .	110	.37	91	.30
July . . .	80	.26	77	.25
August . . .	80	.26	120	.40
September . . .	100	.33	117	.39
October . . .	260	.87	185	.62
November . . .	273	.91	278	.93
December . . .	330	1·10	279	.93
	2,120	7·07	1,982	6·60

*Vessels unheard of.*—The years 1836, 1838, and 1854, very far exceed the other years in the proportion of vessels wholly lost and unheard of. Thus the number 253, unheard of in 1854, is reduced to 138 in 1855—viz.,

French vessels . . . . .	26
Departed or destined for French ports . . . . .	2
Departed or destined for Antwerp . . . . .	4
English vessels (various destinations) . . . . .	72
Dutch vessels . . . . .	11

The number of *collisions* continually increases. In 1845 there were 591 collisions, of which 56 were fatal; in 1855, 743 collisions, of which 49 were fatal.

672 total losses were thus classified:—

	No.	Per Cent.	*From Mr. Rucker's Summary of <i>Lloyd's List</i> . Years 1845 to 1849 inclusive.
Steamers in contact with steamers . . . . .	21	3·13	1·83
Do. do. sailing vessels . . . . .	27	4·02	5·55
Sailing vessels in contact with steamers . . . . .	73	10·86	5·48
Do. do. sailing vessels } (identified) . . . . .	364	54·17	61·62
Do. do. (not identified) . . . . .	151	22·46	25·26
Double collisions . . . . .	36	5·36	26 unidentified
Total . . . . .	672	100·	100·

*Vessels burnt.*—Under this head, 1855 compares favourably with 1854, the report showing only 62 in the former to 75 in the latter year. In 1853, Liverpool alone showed 17 vessels burnt; in 1854, 8; and in 1855, only 6.

In 1853, all the ports of France returned 7 vessels burnt; in 1854, 2; and in 1855, 3.

In Antwerp 1 vessel was burnt in 1855.

\* We have added this column from the *Assurance Magazine*, vol. i., p. 61, for comparison.—(S. B.)

*Steam vessels lost.*—In 1854, 95 steam vessels were lost, of which 12 were French; and in 1855, 123 lost, distinguished as follows:—

French steam vessels	.	.	.	.	.	.	11
English ditto, destined for French ports	.	.	.	.	.	.	3
Ditto	.	.	.	.	.	.	41
American	.	.	.	.	.	.	55
Of other countries	.	.	.	.	.	.	13
							123
Total	.	.	.	.	.		

The total number of French vessels lost in 1852, 1853, 1854, and 1855, amounts to—

387 Long-sea vessels, of which 98 were condemned, not having been wrecked  
1,365 Coasting vessels

1,752 Total vessels, of which 86 were unheard of:

showing 1 vessel lost in every 20 hours, and 1 vessel unheard of every 17 days.

(S. B.)

#### MARINE INSURANCE IN HAMBURG.

[Reported by WILHELM LAZARUS, Foreign Correspondent of the Institute of Actuaries.]

Referring to the report in the *Magazine*, vol. v., p. 221, I annex the balance-sheets of all the Hamburg Marine Insurance Companies for the year 1853, arranged in a tabular form.

By these publications, the gross balance I gave of the business in 1853 is completed to the net balance, showing a profit of Bancoares 319,324 : 14 (£23,949), instead of the loss of Bs. 508,000 (£38,100) we had formerly found.

The total amount of claims paid is Bs. 4,526,119 : 8 (£339,459), being 1.266 per cent. of the sum insured, and 77.543 per cent. of the total receipts.

The average amount of claims in 1847-53 is 1.341 per cent. of the sum insured, and 80.364 per cent. of the total receipts.

The profit of the whole business, Bs. 319,324 : 14 (£23,949), is .0893 of the sum insured, and 5.63 per cent. of the total receipts resulting from the business of 22 Companies—of which 14 realized a profit of Bs. 603,800 (£45,285), and 8 sustained a loss of Bs. 284,475½ (£21,336), and dividends have been paid to the shareholders, Bs. 207,500 (£15,563).

I annex also the balance-sheets of all the Hamburg Marine Insurance Companies for 1854, arranged in the same tabular form, and have added thereto the average percentages of the whole amount, and of the receipts, besides the gross balance of the whole business for 1855.

Two Societies mentioned in 1854 differ, in their constitution, and in their mode of forming the balance-sheet, from the others. The Neue 6<sup>te</sup> Assecuranz Compagnie of 1854 has 1,000 shares, at Bs. 500 (£37. 10s.), wholly paid up. The Assecuranz Compagnie of 1854 has also 1,000 shares, at Bs. 500 (£37. 10s.), wholly paid up. The latter began business on the 15th October, 1854; and both these Companies publish their accounts, not, like the others, in spring, but in the autumn of the ensuing year, giving at once the net balance. The number of Companies has remained the same: the See Assecuranz Compagnie of 1846 having ceased

business, and the Neue 6<sup>te</sup> Assecuranz Compagnie of 1854 having taken the place of the Neue 6<sup>te</sup> Assecuranz Compagnie. Most of these Companies are established for ten years only, and the Neue 6<sup>te</sup> Assecuranz Compagnie had been existing ten years at the end of 1853.

The capital employed in these Companies amounts to Bs. 14,125,000 (£1,059,375), subscribed in shares, of which Bs. 3,825,000 (£286,875) is paid.

The sum insured with Hamburg Companies amounts to Bs. 443,457,590 (£33,259,819); with Hamburg agencies of foreign Companies and private underwriters, Bs. 80,000,000 (£6,000,000). Total, Bs. 523,457,590 (£39,259,819).

The increase of the average premium must, at least partly, be attributed to the war.

The gross balance of the year gives a loss of Bs. 627,804 $\frac{1}{2}$  (£47,085); but the net balance a profit of Bs. 269,700 (£20,228), resulting from the business of 13 Companies with a profit of Bs. 485,300 (£36,398), 7 Companies with a loss of Bs. 215,600 (£16,170), and 2 Companies without loss or profit.

The dividends paid to the shareholders amount to Bs. 182,500 (£13,688).

The total amount of claims is Bs. 5,538,593 : 7 (£415,395), being 1.249 per cent. of the sum insured, or 75.83 per cent. of the total receipts.

*Balance of Marine Insurance Business transacted by all the Hamburg Marine Insurance Companies in 1854.*

Percentage on 100, sum insured:—

Average premium	.	.	.	.	.	.	.	.	1.506
Interest	.	.	.	.	.	.	.	0.034	
									0.034
Interest paid	.	.	.	.	.	.	.	1.540	
Ristornos	.	.	.	.	.	.	0.030		
Claims paid, 1854	.	.	.	.	.	0.061			
1855	.	.	.	.	0.802				
"	.	.	.	.	0.447	1.249			
Brokerage	.	.	.	.	.	0.077			
Expenses of management	.	.	.	.	.	0.057			
							1.474		
Profit	.	.	.	.	.	0.066			
Brought over on the 1st January	.	.	.	.	0.053				
Carried over on the 31st December	.	.	.	.	0.079				
Loss	.	.	.	—	—	—	—	—	—
Net profit	.	.	.	.	—	—	—	—	—

Percentage on 100 total income:—

Interest paid	.	.	.	.	.	.	.	1.82
Ristornos	.	.	.	.	.	.	.	3.68
Claims paid in 1854	.	.	.	.	.	48.73	77.85	
1855	.	.	.	.	.	27.12		
"	.	.	.	.	.	—	—	
Brokerage	.	.	.	.	.	—	—	4.63
Expenses of management	.	.	.	.	.	—	—	3.44
Carried over 31st December	.	.	.	.	.	—	—	4.79
								94.21

Net profit, 5.79 per cent. of total income.

1853.

Hamburg Marine

Name of the Insurance Company.	Sums insured during the year.	RECEIPTS.			
		Brought over from 1852.	Premiums.	Interest.	Total Amount.
Bancomars.	Bancomars.	Bancomars.	Bancomars.	Bancomars.	Bancomars.
10 <sup>te</sup> Assecuranz Comp. v. 1850.....	17,936,115	5,166 8 $\frac{1}{2}$	159,235 5	5,518	169,919 13 $\frac{1}{2}$
Assecuranz Comp. v. 1840.....	13,301,340	5,236 15 $\frac{1}{2}$	226,279 14	6,073 1	237,589 14 $\frac{1}{2}$
Assecuranz Comp. ....	9,429,600	3,437 4	101,865 3 $\frac{1}{2}$	5,026 2	110,328 9 $\frac{1}{2}$
Patriotische Assecuranz Comp. ....	18,046,424	11,005 15	278,905 10 $\frac{1}{2}$	14,998 9	304,910 2 $\frac{1}{2}$
Neue Assecuranz Comp. v. 1846 .....	15,548,731	5,692 4	244,708 6 $\frac{1}{2}$	2,576 6	252,977 2 $\frac{1}{2}$
Neue 5 <sup>te</sup> Assecuranz Comp. ....	12,619,849	24,680 8	263,143 14	17,232 3	305,056 9
Neue Assecuranz Comp. v. 1838 .....	6,026,042	1,177 12	73,047 9	4,434 5 $\frac{1}{2}$	78,659 10 $\frac{1}{2}$
Neue 3 <sup>te</sup> Assecuranz Comp. ....	24,946,807	3,128 9	476,375 6 $\frac{1}{2}$	7,486 13 $\frac{1}{2}$	486,990 13
Assecuranz Comp. v. 1839.....	10,770,643	1,199 7	131,188 4 $\frac{1}{2}$	4,528 2	136,915 13 $\frac{1}{2}$
Neue Assecuranz Societät.....	13,606,005	14,658 1 $\frac{1}{2}$	166,041	9,190 13	189,889 14 $\frac{1}{2}$
Neptunus Assecuranz Comp. ....	19,624,446	16,662 1	302,618 14	8,272 1	327,553
Neue 3 <sup>te</sup> Versicherungs Ges. v. 1816	35,055,680	12,713 12	511,054 10	10,409 9	534,177 15
Assecuranz Union .....	31,670,636	19,783 1 $\frac{1}{2}$	497,254 6 $\frac{1}{2}$	12,875 8 $\frac{1}{2}$	529,913 8 $\frac{1}{2}$
Neue 6 <sup>te</sup> Assecuranz Comp. ....	23,017,636	2,116 3 $\frac{1}{2}$	350,815 10 $\frac{1}{2}$	8,993 1	361,924 15
7 <sup>te</sup> Assecuranz Comp. v. 1846 .....	10,578,421	1,452 14	140,038 5 $\frac{1}{2}$	4,165 9 $\frac{1}{2}$	145,656 13
Hansa Assecuranz Comp. ....	7,611,933		131,040 13	1,691	132,731 13
See und Fluss Assecuranz Comp. ....	21,503,192	9,156 9	391,083 11 $\frac{1}{2}$	7,261 4 $\frac{1}{2}$	407,501 9
Versicherung Verein .....	8,423,777		156,559 14 $\frac{1}{2}$	1,533 10	158,093 8 $\frac{1}{2}$
Elb Assecuranz Comp. ....	30,406,367	8,179 2	496,598 7 $\frac{1}{2}$	5,973 4	510,750 13 $\frac{1}{2}$
See Assecuranz Comp. v. 1850 .....	5,182,132	324 1	71,445 3	2,162 15	73,932 3
Oceanus Assecuranz Comp. ....	8,320,182	6,950 7	163,449 4	3,499 13	173,899 8
Neue 8 <sup>te</sup> Assecuranz Comp. ....	8,271,835	625 15 $\frac{1}{2}$	124,516 8 $\frac{1}{2}$	2,374 6 $\frac{1}{2}$	127,516 14 $\frac{1}{2}$
See Assecuranz Comp. v. 1846 .....	5,533,404	10,610 6	68,919 13 $\frac{1}{2}$	536 5	80,066 8 $\frac{1}{2}$
	357,431,197	163,957 13	5,526,186 3 $\frac{1}{2}$	145,812 14	5,836,956 14 $\frac{1}{2}$
Totals.....	£26,807,340	£12,297	£414,464	£10,936	£437,772

1854.

Name of the Insurance Company.	Sums insured during the year.	RECEIPTS.			
		Brought over from 1853.	Premiums.	Interest.	Total Amount.
Bancomars.	Bancomars.	Bancomars.	Bancomars.	Bancomars.	Bancomars.
10 <sup>te</sup> Assecuranz Comp. v. 1850.....	25,220,950	5,081 3	227,752 6 $\frac{1}{2}$	4,750 13 $\frac{1}{2}$	237,584 9
Assecuranz Comp. v. 1840.....	13,946,265	6,216 1 $\frac{1}{2}$	236,952 2 $\frac{1}{2}$	6,525 6	249,693 10
Assecuranz Comp. ....	10,332,055	2,983 11	103,544 3 $\frac{1}{2}$	4,550 9	111,078 7 $\frac{1}{2}$
Patriotische Assecuranz Comp. ....	19,595,251	21,691 13	296,614 6 $\frac{1}{2}$	10,505	328,811 3 $\frac{1}{2}$
Neue Assecuranz Comp. v. 1846 .....	12,801,215	11,322 4	191,300 12	2,913 2	205,536 2
Neue 5 <sup>te</sup> Assecuranz Comp. ....	14,387,705	33,498 14	309,839 12 $\frac{1}{2}$	13,140	356,503 10 $\frac{1}{2}$
Neue Assecuranz Comp. v. 1838 .....	5,082,487	2,112 *	59,264 8	3,977 10	65,354 8
Neue 3 <sup>te</sup> Assecuranz Comp. ....	27,998,049	12,416 12	526,457 14	6,727 14	545,602 8
Assecuranz Comp. v. 1839.....	10,053,720	3,007 4	127,954 2	4,052 1	135,013 7
Neue Assecuranz Societät.....	17,389,634	21,066 1	217,950	8,122	247,138 1
Neptunus Assecuranz Comp. ....	23,027,526	21,738 2 $\frac{1}{2}$	353,170 11	7,825	382,733 13 $\frac{1}{2}$
Neue 3 <sup>te</sup> Versicherungs Ges. v. 1816	53,324,770	13,453 10 $\frac{1}{2}$	800,976 6	11,675 5 $\frac{1}{2}$	826,105 6
Assecuranz Union .....	42,823,161	27,420 4	677,705 11	12,609 10 $\frac{1}{2}$	717,735 9 $\frac{1}{2}$
7 <sup>te</sup> Assecuranz Comp. v. 1846 .....	12,876,008	3,103 13 $\frac{1}{2}$	171,472 8 $\frac{1}{2}$	4,941 15	179,518 5
Hansa Assecuranz Comp. ....	7,262,821	1,171 14	135,178 6 $\frac{1}{2}$	2,596 13	138,947 11
See und Fluss Assecuranz Comp. ....	23,207,755	12,797 10	420,230 7 $\frac{1}{2}$	6,813 10 $\frac{1}{2}$	439,841 12
Versicherung Verein.....	11,544,711	3,161 14	185,907 13 $\frac{1}{2}$	3,027 2	192,096 13 $\frac{1}{2}$
Elb Assecuranz Comp. ....	34,555,532	5,451 14	578,822 8	6,208 7	590,482 13
See Assecuranz Comp. v. 1850.....	5,615,016	1,949 1 $\frac{1}{2}$	80,052 5 $\frac{1}{2}$	1,690 4	83,691 11
Oceanus Assecuranz Comp. ....	9,005,918	4,157 8	196,593 4 $\frac{1}{2}$	3,464 2	204,214 14 $\frac{1}{2}$
Neue 8 <sup>te</sup> Assecuranz Comp. ....	11,051,035	8,270 9	168,664 14	1,584 9	178,520
Neue 6 <sup>te</sup> Assecuranz Comp. v. 1854	45,889,456	..	697,526 8	20,705 1 $\frac{1}{2}$	718,281 8 $\frac{1}{2}$
Assecuranz Comp. v. 1854.....	6,466,650	..	164,819 3 $\frac{1}{2}$	4,200 7	169,019 10 $\frac{1}{2}$
	443,457,590	222,072 5	6,928,775 15	152,606 15 $\frac{1}{2}$	7,303,455 3 $\frac{1}{2}$
Totals.....	£33,259,269	£16,655	£519,658 0	£11,446	£547,759

1855.

459,301,657	500,672 3 $\frac{1}{2}$	7,212,009 4	241,245 1 $\frac{1}{2}$	7,953,025 15
Totals.....	£34,447,624	£37,550	£540,901	£18,093

## Insurance Companies.\*

1853.

EXPENDITURE.							
Interest.	Ristornos, &c.	Claims paid, 1854.	Brokerage.	Management.	Loss of Premiums.	Reserved to 1855 for claims.	
Bs.	Bancomarcs.	Bancomarcs.	Bancomarcs.	Bancomarcs.	Bs.	Bancomarcs.	
3,600	3,627 8	29,308 9	11,177	11,329 11	..	48,110 3½	
3,840	10,036 15½	87,173 10½	10,651 4	10,881 7	..	43,870	
4,800	4,960 5½	46,385 13½	6,126 2	10,119 7	..	20,900	
20,800	10,035 ½	91,156 14½	13,729 5	14,450 6	..	66,261	
4,800	9,612 15	120,455 8	11,676 14½	11,383	..	59,022 10	
12,000	8,354 4½	139,477 7½	15,631 4	10,800	..	151,100	
4,800	3,403 1	29,305 1	4,065 2	9,917 7	8 7	4,040	
3,840	6,436 4	151,618 11½	20,465 13	11,194 9	..	230,067 10½	
3,840	3,920 13	73,268 14½	7,103 11	10,544 3	..	14,061 4	
3,840	5,195 1	81,839 3	10,196 5	10,630 1½	..	78,189 4	
6,400	8,247 1½	114,055 13½	14,818 3	11,255 13	..	122,662 1	
4,800	10,661 12½	114,486 14	25,936 2	10,697 5	..	262,600 2	
3,840	16,998 5½	205,617 ½	23,200 8	11,239 14	..	133,520 8	
3,600	15,404 7½	123,981 4	18,110 15	14,057 6	..	135,270 14½	
4,800	7,439 10	60,453 13½	7,293 5	10,181 9	..	20,477 14	
1,560	5,220 9½	73,929 10½	6,246 1	8,994 4	..	51,008 12	
3,840	16,600 15	227,451 8	17,314 2	11,430 10	121 6	113,257 5	
1,800	3,933 14½	80,529 2½	6,587 7	9,055 11	..	70,715	
4,800	21,039 10	284,786 10½	23,619 9	11,239 1	192 6	131,049 2	
3,600	2,013 10	33,299 9½	3,684 6	9,987 4	..	11,817 5	
3,840	8,337 8	94,954 3	7,056 3	9,814 10	..	47,750 7	
4,200	5,086 9½	52,796 14½	6,038 14½	10,385 9	..	61,060 15½	
..	6,419 1	54,889 4½	5,290	5,721 9	341 2½	72,405 7½	
113,240	192,985 6½	2,371,221 9½	276,018 8½	245,310 12½	663 5½	1,949,217 13½	
£8,493	£13,724	£177,842	£20,701	£18,398	£50	£146,191	

(For continuance, see next page.)

1854.

EXPENDITURE.							
Interest.	Ristornos, &c.	Claims paid, 1854.	Brokerage.	Management.	Loss of Premiums.	Reserved to 1855 for claims.	
Bs.	Bancomarcs.	Bancomarcs.	Bancomarcs.	Bancomarcs.	Bs.	Bancomarcs.	
3,600	7,802 6½	98,105 5	15,762 14½	11,456 5	32 7	46,324 12	
3,840	10,690 11	97,250 9	11,063 12	11,369 3	..	43,130	
4,800	4,629 8	58,913 ½	6,945 7	10,103 1	..	15,860	
20,800	9,720 7	91,164 12½	14,865 12	14,253 3	..	77,700	
..	11,728 14	109,810	9,753	11,612 11	124 15½	62,919 11	
12,000	13,411 9	193,855 1	17,235 9	11,040	..	127,500	
4,800	2,468 5	37,873 7	3,545 15	9,914 12	..	11,225	
3,840	8,597 6	196,045 11	23,043 14	11,203 15	..	274,840 13	
3,840	4,055 ½	69,404 11	6,957 14½	10,891 3	..	31,428 1	
3,840	6,203 14½	87,799 6	12,275 8	10,658 7½	..	84,360 13	
6,400	10,207 14	158,032 15	17,701 8	11,404 7	146 12	118,840 5½	
4,800	39,742 4½	208,210 6	36,198 12	10,875 8	..	366,278 7½	
3,840	29,772 6½	383,121 9	31,181 13½	11,688 13½	..	154,071 11	
4,800	8,707 13½	88,108 1½	8,800 7	10,220 11½	..	22,881 3½	
3,120	7,054 7½	60,763 9	6,227	9,006 2	..	32,740 9	
3,840	27,267 2	220,415 7	18,388 2	11,332	101	127,106	
3,600	6,297 3½	124,925 24	9,050 11	10,696 7½	78 2	58,635	
4,800	29,454 13½	406,879 13½	26,684 10	11,802 8	374 5	130,146 14	
3,600	3,094 4	26,632 1½	4,032 3	12,863 6	..	14,112 1	
3,840	12,440 6	73,658 8½	7,857 9	9,853 14	..	66,932 8	
4,200	7,999 2	75,629 14½	7,974 3½	10,515 ½	..	63,595	
20,000	575,975 6	37,085 6	14,476	427 1	47,334 15½		
5,000	8,177 5	115,014 10	6,116 15	4,395 4	..	51,527 8	
133,200	269,523 3½	3,557,589 7	338,748 14	251,632 14½	1,284 10½	2,029,491 5	
£9,990	£20,214	£266,819	£25,406	£18,873	£96	£152,212	
1855.							
149,800	317,219 3	3,329,927 4½	354,536 11	257,111 8	116 15½	2,183,917 15½	
£11,235	£23,791	£249,745	£26,590	£19,283	£9	£163,794	

(For continuance, see next page.)

1853. *Hamburg Marine Insurance*

Name of the Insurance Company.	EXPENDITURE—continued.		Amount of Current Risk.	Premium of Current Risk.
	Reserved for the Current Risk.	Total.		
10te Assecuranz Comp. v. 1850....	Bancomares.	Bancomares.	Bs.	Bancomares.
	36,766 14	143,919 13½	932,000	18,912 15
Assecuranz Comp. v. 1840.....	81,136 9½	247,589 14½	817,530	25,187 14
Assecuranz Comp. ....	17,036 13½	110,328 9½	150,295	4,314 4
Patriotische Assecuranz Comp. ....	112,477 8½	328,910 21½	1,150,840	35,210 10
Neue Assecuranz Comp. v. 1846 ..	48,026 1	264,977 2½	893,138	23,283 15½
Neu 5te Assecuranz Comp. ....	114,693 9	452,056 9	1,117,760	41,926 9
Neu Assecuranz Comp. v. 1838 ..	20,120 8½	75,659 10½	14,855	3,316 12
Neue 3te Assecuranz Comp. ....	55,367 13	478,990 13	664,435	18,969 4
Assecuranz Comp. v. 1839....	18,177	130,915 13½	185,520	5,322 8
Neu Assecuranz Societät .....	64,000	253,889 14½	458,270	13,247 3
Neptunus Assecuranz Comp. ....	90,114	367,553	975,983	37,309 7
Neue 3te Versicherungs Ges. v. 1816	64,995 11½	494,177 15	864,110	19,564 7
Assecuranz Union .....	151,496 12½	545,913 2½	1,226,995	60,296 5
Neue 6te Assecuranz Comp. ....	65,000	375,424 15	990,200	32,962 4
7te Assecuranz Comp. v. 1846 ....	19,010 9½	129,656 13	197,677	5,614 5
Hansa Assecuranz Comp. ....	24,772 8	171,731 18	202,114	6,259
See und Fluss Assecuranz Comp. ....	75,485 11	465,501 9	694,448	20,284 9
Versicherungs Verein.....	37,972 5½	210,593 8½	433,930	13,050 14
Elb Assecuranz Comp. ....	44,024 7	520,750 13½	384,700	17,134 4
See Assecuranz Comp. v. 1850....	19,030	83,432 3	138,602	5,395 10
Oceanus Assecuranz Comp. ....	17,146 9	188,899 8	159,835	4,139 10
Neue 8te Assecuranz Comp. ....	19,447 15½	159,016 14½	173,435	6,072 14
See Assecuranz Comp. v. 1846....	..	145,066 8½	..	..
Totals.....	1,196,299 6½	6,344,956 14½	12,826,672	417,775 2½
	£89,722	£475,872	£962,000	£31,333

1854.

Name of the Insurance Company.	EXPENDITURE—continued.			Amount of Current Risk.	Premium of Current Risk.
	Reserved for the Current Risk.	Total.	Bancomares.		
10 <sup>te</sup> Assecuranz Comp. v. 1850 . . .	58,200	7	241,284	9	Bs. 2,048,330 40,452 9
Assecuranz Comp. v. 1840. . . . .	90,349	7	267,693	10	918,075 25,003 8
Assecuranz Comp. . . . .	19,827	7	121,078	7½	171,175 4,822 15
Patriotische Assecuranz Comp. . . . .	125,307	1	353,811	3½	1,063,803 33,987 6
Neue Assecuranz Comp. v. 1846 . . . .	29,586	14½	235,536	2	254,575 11,496 6
Neu 5 <sup>te</sup> Assecuranz Comp. . . . .	161,466	5½	536,508	8½	1,610,695 62,617 6
Neue Assecuranz Comp. v. 1838 . . . .	13,526	11½	83,354	2½	73,147 2,051 13
Neue 3 <sup>te</sup> Assecuranz Comp. . . . .	52,030	13	569,602	8	838,106 22,655 9
Assecuranz Comp. v. 1839. . . . .	19,036	9	145,613	7	218,275 6,212 14
Neu Assecuranz Societät. . . . .	42,000		247,138	1	349,040 9,429 13
Neptunus Assecuranz Comp. . . . .	100,000		422,733	13½	1,112,728 48,983 6
Neue 3 <sup>te</sup> Versicherungs Ges. v. 1816 . .	160,000		826,105	6	1,539,460 46,738 5
Assecuranz Union . . . . .	200,059	4	813,735	9½	1,864,819 83,078 11
7 <sup>te</sup> Assecuranz Comp. v. 1846 . . . .	32,000		175,518	5	302,560 9,513 9
Hanse Assecuranz Comp. . . . .	27,035	6	145,947	1½	303,957 9,315 8
See und Fluss Assecuranz Comp. . . . .	73,392	1	481,841	12	725,957 23,322 10
Versicherungs Verein. . . . .	30,814	3	244,096	13½	341,860 9,881 2
Elb Assecuranz Comp. . . . .	50,839	13	660,482	13	479,455 18,473 7
See Assecuranz Comp. v. 1850 . . . .	19,357	11½	83,691	11	206,532 7,453
Oceanus Assecuranz Comp. . . . .	23,632	1	198,214	14½	158,960 4,979 6
Neue 8 <sup>te</sup> Assecuranz Comp. . . . .	20,106	11½	190,020		276,365 9,227 7
Neue 6 <sup>te</sup> Assecuranz Comp. v. 1854 . . .	22,932	12	718,231	8½	22,932 12
Assecuranz Comp. v. 1854. . . . .	28,788	½	219,019	10½	100,930 3,782 9
	1,399,789	11	7,981,260	1½	15,348,079 516,411 15
Totals. . . . .	£104,984		£598,595	£1,151,106	£38,731

Companies—(continued).

1853.

Gross Balance.		Dividends to Share-holders.	For Claims in 1855.	Reserved for Unsettled Affairs.	Profit.	Net Balance.	
Profit.	Loss.					Bs.	Bs.
Bs. 2,600	Bs. ..	Bs. 22,500	Bancomars. 53,595 14½	Bancomars. 5,081 3	Bs. 26,200	Bs. 52,200	Bs. ..
.. 10,000	.. 24,000	.. 60,790 8	.. 6,216 1½	.. 58,000	.. 48,000	.. 10,000	.. 10,000
.. ..	.. ..	.. 24,953 2½	.. 2,983 11	.. 10,000	.. 10,000	.. 36,000	.. 36,000
.. 24,000	.. ..	.. 97,046 11½	.. 21,691 13	.. 60,000	.. 40,000	.. ..	.. 52,000
.. 12,000	.. ..	.. 135,726 7	.. 11,322 4	.. 40,000	.. 67,524 4	.. ..	.. 79,475 ½
.. 147,000	.. ..	.. 164,769 13	.. 33,498 14	.. 67,524 4	.. 18,000	.. 21,000	.. ..
.. 3,000	.. ..	.. 4,048 8	.. 2,112 ½	.. 18,000	.. 40,000	.. 48,000	.. ..
.. 8,000	.. ..	.. 233,018 11½	.. 12,416 12	.. 10,600	.. 16,600	.. ..	.. ..
.. 6,000	.. ..	.. 18,631 ..	.. 3,007 4	.. 64,000	.. 80,000	.. 40,000	.. ..
.. ..	.. 64,000	.. 57,123 3	.. 21,066 1	.. 144,000	.. 60,000	.. 128,000	.. ..
.. 40,000	.. ..	.. 111,037 14½	.. 21,738 2½	.. 100,000	.. 46,500	.. ..	.. ..
.. ..	.. 20,000	.. 254,142 3	.. 13,452 10½	.. 144,000	.. 60,000	.. 32,000	.. ..
.. 40,000	.. ..	.. 113,597 1	.. 27,420 4	.. 23,000	.. ..	.. ..	.. ..
.. ..	.. 16,000	.. 80,000	.. 140,270 14½	.. 13,452 10½	.. 14,000	.. 128,000	.. ..
.. 16,000	.. ..	.. 20,384 10	.. 3,103 13½	.. 16,000	.. 7,000	.. ..	.. 32,000
.. ..	.. 39,000	.. ..	.. 67,609 6	.. 1,171 14	.. 50,000	.. ..	.. 8,000
.. ..	.. 58,000	.. ..	.. 125,945 6	.. 12,797 10	.. 29,500	.. ..	.. 23,000
.. ..	.. 52,500	.. ..	.. 76,025 7½	.. 3,161 14	.. 30,000	.. 20,000	.. ..
.. ..	.. 10,000	.. ..	.. 139,621 11	.. 5,451 14	.. 15,000	.. 5,500	.. ..
.. ..	.. 9,500	.. ..	.. 13,898 3½	.. 1,949 1½	.. 10,000	.. ..	.. 5,000
.. ..	.. 15,000	.. ..	.. 50,739 8	.. 2,157 8	.. 11,500	.. ..	.. 20,000
.. ..	.. 31,500	.. ..	.. 60,738 6	.. 8,270 9	.. ..	.. ..	.. 65,000
.. ..	.. 65,000	.. ..	.. 72,405 7½	.. ..	.. ..	.. ..	.. ..
99,000	607,000	207,500	2,096,120 1	222,072 5	867,324 ½	603,800	284,475 ½
£7,425	£45,525	£15,563	£157,209	£16,655	£65,049	£45,285	£21,336

1854.

Gross Balance.		Dividends to Share-holders.	For Claims in 1855.	Reserved for Unsettled Affairs.	Profit.	Net Balance.	
Profit.	Loss.					Bs.	Bs.
Bs. ..	Bs. 3,700	Bs. 22,500	Bancomars. 75,843 6½	Bancomars. 10,681 12½	Bs. 18,000	Bs. 14,300	Bs. ..
.. ..	.. 18,000	.. 24,000	.. 49,104 2	.. 6,375 5	.. 78,000	.. 60,000	.. ..
.. ..	.. 10,000	.. ..	.. 12,919 9½	.. 3,767 13½	.. 19,000	.. 9,000	.. ..
.. ..	.. 25,000	.. ..	.. 100,795 15	.. 12,211 2	.. 90,000	.. 65,000	.. ..
.. ..	.. 30,000	.. ..	.. 92,506 9½	.. ..	.. ..	.. 30,000	.. ..
.. ..	.. 180,004 ½	.. ..	.. 123,139 13	.. 51,321 10½	.. 114,504 ½	.. ..	.. 65,500
.. ..	.. 18,000	.. ..	.. 8,840 3½	.. 2,911 8	.. 13,000	.. ..	.. 5,000
.. ..	.. 24,000	.. ..	.. 291,904 4½	.. 10,967 5½	.. 24,000	.. ..	.. ..
.. ..	.. 10,600	.. ..	.. 36,364 12	.. 4,099 14	.. 10,000	.. ..	.. 600
.. ..	.. ..	.. 48,000	.. 59,879 9	.. 24,481 4	.. 42,000	.. 42,000	.. ..
.. ..	.. 40,000	.. 40,000	.. 103,358 3½	.. 35,482 2	.. 80,000	.. 40,000	.. ..
.. ..	.. ..	.. ..	.. 378,602 3½	.. 47,676 7	.. 100,000	.. 100,000	.. ..
.. ..	.. 96,000	.. 48,000	.. 112,693 5	.. 65,437 10	.. 176,000	.. 80,000	.. ..
.. 4,000	.. ..	.. ..	.. 23,387 6	.. 5,493 13½	.. 26,000	.. 30,000	.. ..
.. ..	.. 7,000	.. ..	.. 47,618 10	.. 2,157 5	.. 10,000	.. 3,000	.. ..
.. ..	.. 42,000	.. ..	.. 121,405 15½	.. 25,092 1½	.. 54,000	.. 12,000	.. ..
.. ..	.. 52,000	.. ..	.. 61,949 1	.. 10,000 2	.. 17,500	.. ..	.. 34,500
.. ..	.. 70,000	.. ..	.. 133,155 10	.. 7,331 1	.. 40,000	.. ..	.. 30,000
.. ..	.. ..	.. ..	.. 24,598 11½	.. 871 1	.. 8,000	.. 8,000	.. ..
.. 6,000	.. ..	.. ..	.. 61,811 8½	.. 12,753 ½	.. 16,000	.. 22,000	.. ..
.. ..	.. 11,500	.. ..	.. 61,125 12½	.. 11,075 15	.. 11,500	.. ..	.. 50,000
.. ..	.. ..	.. ..	.. ..	.. ..	.. ..	.. ..	.. ..
10,000	637,804 ½	182,500	1,981,004 8½	350,188 5½	947,504 ½	485,300	215,600
£750	£47,835	£13,688	£148,575	£26,264	£71,063	£36,398	£16,170

1855.

353,500	414,000						
£26,513	£31,050						